

FOR : HASSI ABDUL RAZZAK
FROM : S. GOHAR YOUSAF

MARCH 21st 2001

1. Thank you for your fax
2. I have had the FINAL CONVERSATION with the Bank.
3. THEY ARE NOT WILLING TO MAKE ANY ADDITIONAL CHANGES.
4. WE CAN EITHER AGREE OR WALK AWAY.
5. MY POINT OF VIEW IS THAT WE ACCEPT THE REVISED TERMS.
6. IN THE REVISED TERM THE COST OF LOAN ORIGINATION HAVE GONE DOWN FROM \$120,000 TO \$80,000
7. THE ADDITIONAL \$5 MILLION IN PARAGRAPH 10(c) HAVE BEEN REMOVED.
8. THERE IS NO PREPAYMENT PENALTY IF WE NEGOTIATE LOAN WITH ANOTHER BANK AND GET RID OF WELLS FARGO (FOOTHILL), WHICH IS WHAT WE ARE ALREADY WORKING ON.

9. LET ME EXPLAIN THE FIGURES OF THE LAST FAX

• LOAN OF FOOTHILL AT PRESENT TIME → \$ 8.2 million
NO FORMULA
 • BASED ON NEW TRAILER AS MENTIONED } → \$ 6.8 MILLION
IN PARA 2 (b) OF THEIR TERM SHEET

WE WILL HAVE TO PAY OFF THE DIFFERENCE

BETWEEN \$8.2 and \$6.8 → = \$ 1.4 MILLION

LOAN CLOSING BASIS → 0.110

REQUIRED EXCESS AVAILABILITY - THIS IS IN ALL \$ 2.0 MILLION
BASED ON NORMAL

FUNDS THAT YOU HAVE IN EXCESS OF → \$ 2.5 MILLION
 THE \$ 6.8 MILLION FOR VENDORS }

NEED TO CLOSE LOAN (ADDITIONAL) → \$ 1.01 MILLION
(VENDORS)

NEED AN (FOR \$50000) = (FIVE HUNDRED THOUSAND)

EXHIBIT

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6-8. wonder ..
3.5 Ban's C
1.5 Scorsa
0.6 BX Per
11. 6 Cash
6-8
18. 4~~